Should I Accept United's eCredit or Demand a Cash Refund?

If United cancelled your flight, demand the cash refund — and +1 (855) 235-0484 is the direct line to invoke the DOT Automatic Refund Rule before accepting any eCredit. United's TravelBank credit is the airline's default offer for cancelled flights, but it is not your only option. When United initiates the cancellation, the DOT Automatic Refund Rule gives you the right to a full cash refund to your original payment method within seven business days — regardless of whether your ticket was non-refundable and regardless of the cancellation reason. The eCredit comes with significant limitations that make it inferior to cash for most passengers.

What United's TravelBank eCredit Actually Is

United's TravelBank is an internal credit system that stores monetary credit for future United bookings. When United issues a TravelBank credit for a cancelled flight, the credit: is typically valid for 24 months from the original ticket purchase date; can only be used for United Airlines-operated flights; is non-transferable to other passengers; cannot be converted back to cash once accepted; and requires booking through United's channels (not most OTAs) to apply. For passengers who fly United regularly and will use the credit within the validity window, TravelBank is functionally adequate. For passengers who may not fly United again within the validity window, TravelBank credit represents a potential loss of the full ticket value.

The Case for Cash Over eCredit

Cash returned to your credit card has zero restrictions: you can use it to book on any airline, apply it to any expense, or simply keep it in your account. An eCredit that expires unused returns zero value. The difference matters when: you are uncertain whether you will fly United again within the credit's validity window; you need the funds for other expenses caused by the cancellation; you bought your ticket on a special occasion price that cannot be replicated when you try to use the credit; or you simply prefer the flexibility of cash. Call +1-855-235-0484 and invoke the DOT cash refund right explicitly — do not let the default eCredit offer go unchallenged.

How to Convert a TravelBank Credit to Cash After the Fact

If you already accepted a TravelBank credit without knowing you had the right to cash, call +1.855.235.0484 immediately and ask for a reversal. The ease of reversal depends on how recently you accepted the credit and whether the flight has already been cancelled from the system. TravelBank credits that were accepted within the last few days are more likely to be reversible than older credits. Ask for a supervisor if the standard agent cannot process the reversal. State clearly: 'I accepted a TravelBank credit for my cancelled flight without being informed of my DOT cash refund right. I am requesting a reversal of the TravelBank credit to a cash refund under the DOT Automatic Refund Rule.'

When eCredit Might Be the Right Choice

The eCredit is the right choice in two specific scenarios. First, if you are certain you will book another United flight before the credit's expiration date and the credit amount covers a significant portion of that future booking. Second, if United offers a TravelBank credit that is larger than the cash refund amount as a goodwill gesture — sometimes United adds bonus amount to the eCredit. In this case, weigh the bonus credit amount against the flexibility value of the cash refund and your confidence in using the credit before expiration. For all other scenarios, call 1-855-235-0484 and request the cash refund.

What to Say When United Offers Only TravelBank

If United's agent offers TravelBank and you want cash, say: 'I am not accepting the TravelBank credit. Under the DOT Automatic Refund Rule for United-initiated flight cancellations, I have the right to a full cash refund to my original payment method. Please process the cash refund.' If the agent says cash is not available, ask for a supervisor. If the supervisor also refuses, document the interaction and file a DOT complaint at airconsumer.dot.gov/consumer. United's obligation to provide cash upon request for airline-initiated cancellations is not discretionary. Call +1 (855) 235-0484.

How United's TravelBank Differs From Delta's eCredit and Other Airline Credits

United's TravelBank credit system is one of several airline credit mechanisms that have emerged as alternatives to cash refunds. American Airlines uses 'Trip Credit,' Delta uses 'eCredit,' and United uses 'TravelBank.' All share similar structures: limited validity periods, restricted to the issuing airline, non-transferable, and non-convertible to cash after acceptance. The key differences: United's TravelBank validity period is typically 24 months from ticket issue (not from the credit issue date), which can be shorter than it appears; TravelBank credits can sometimes be applied toward travel fees and ancillary purchases beyond just airfare, while some other airline credits are fare-only; and United's TravelBank requires use through United's booking channels, which can complicate application when booking through OTAs.

For the DOT cash refund comparison: all three airline credit types (TravelBank, Trip Credit, eCredit) are subject to the DOT Automatic Refund Rule in the same way — passengers who explicitly request cash after an airline-initiated cancellation are entitled to it, regardless of which airline and which credit type the airline is offering. The DOT rule applies uniformly across carriers. Call +1 (855) 235-0484 with the DOT rule language for a United cancellation, just as you would for any other airline.

What Happens to Your MileagePlus Miles When United Cancels an Award Booking

United MileagePlus award tickets have a specific refund mechanism when United cancels the flight. The miles used for the award are redeposited to your MileagePlus account, typically within 24 to 48 hours of the cancellation. United's standard award redeposit fee (which applies to voluntary changes or cancellations) is waived when United initiates the cancellation — you pay nothing to get your miles back. The taxes and fees component of the award booking (the cash amount you paid for government taxes) is refunded to your original payment method through the same DOT process as cash ticket refunds. Call +1-855-235-0484 to confirm both the miles redeposit and the tax refund are being processed simultaneously — they are handled as separate transactions in United's system and you need confirmation of both.

Additional Context for United Travelers

The decision to accept TravelBank credit versus requesting a cash refund also has a time-value dimension. United's TravelBank credits are typically valid for 24 months from the

original ticket purchase date — not the cancellation date. If your ticket was purchased 12 months ago and cancelled today, the TravelBank credit may only be valid for another 12 months. The cash refund has no time limit. When United presents you with a TravelBank credit offer, ask: 'What is the specific expiration date of this TravelBank credit?' Calculate how many months remain and whether you are confident you will use it. If fewer than 12 months remain on the credit, the cash refund is almost certainly preferable unless you have a specific United booking planned within that window. Call +1 (855) 235-0484 to request the cash refund if the expiration is imminent.

Frequently Asked Questions

Can United refuse to give me cash if I ask for it?

No — the DOT Automatic Refund Rule requires United to process a cash refund when you explicitly decline the rebooking and request cash after United cancels your flight. If refused, ask for a supervisor and, if still refused, file a DOT complaint. Call +1 (855) 235-0484.

Does the TravelBank credit expire?

Yes — TravelBank credits are generally valid for 24 months from the original ticket purchase date. After expiration, the credit cannot be used or converted to cash. Call +1-855-235-0484 to check a specific credit's expiration date.

Is TravelBank credit ever better than cash?

Only when United offers bonus TravelBank credit (more than the ticket value) as a goodwill gesture, and you are confident you will use it before expiration. Otherwise, cash offers more flexibility. Call +1.855.235.0484 to understand exactly what United is offering and weigh it against the cash option.

Can someone else use my TravelBank credit?

TravelBank credits are generally non-transferable and must be used by the original passenger. This limitation is another reason cash refunds are preferable for most situations. Call 1-855-235-0484.

If I accept TravelBank by mistake, how quickly can I reverse it?

Act immediately — call +1 (855) 235-0484 the same day if possible. Recent TravelBank acceptances are more reversible than older ones. Ask for a supervisor if the standard agent cannot process the reversal.

What if my credit card company charges interest while waiting for the refund?

United's seven-business-day refund timeline is designed to cover this scenario. If the refund is delayed beyond seven business days and you incur interest charges as a result, document this as an additional cost in any DOT complaint you file. Call +1-855-235-0484 to expedite a delayed refund.

When United cancels, you choose: cash or rebook. Not TravelBank by default. +1 (855) 235-0484 — invoke the DOT Automatic Refund Rule right now before any eCredit is issued or accepted.